
State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Filing at a Glance

Company:	The Order of United Commercial Travelers of America
Product Name:	2013 Med Supp Rate Increase
State:	Arkansas
TOI:	MS06 Medicare Supplement - Other
Sub-TOI:	MS06.000 Medicare Supplement - Other
Filing Type:	Rate
Date Submitted:	09/18/2012
SERFF Tr Num:	UCTA-128691629
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	03/01/2013
Date Requested:	
Author(s):	Denise Sharif, Jane Visocan, Lyndsay Fields
Reviewer(s):	Stephanie Fowler (primary)
Disposition Date:	10/30/2012
Disposition Status:	Approved-Closed
Implementation Date:	03/01/2013

State Filing Description:

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact: 15%	Filing Status Changed: 10/30/2012
	State Status Changed: 10/30/2012
Deemer Date:	Created By: Denise Sharif
Submitted By: Denise Sharif	Corresponding Filing Tracking Number:
Filing Description:	
SUBMISSION	

Rate Increase Filing – Medicare Supplement Standardized Plan(s)

Form Numbers: MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR

We are requesting a 15.0% increase in premiums for issue age. The increase will be applied uniformly to all policyholders within the state.

We appreciate the Department's time and consideration in the review of this filing. Thank you.

Company and Contact

Filing Contact Information

Denise Sharif, Compliance Supervisor	dsharif@uct.org
1801 Watermark Dr.	614-487-9680 [Phone] 103 [Ext]
Suite 100	614-487-9675 [FAX]
Columbus, OH 43215	

Filing Company Information

The Order of United Commercial Travelers of America	CoCode: 56383	State of Domicile: Ohio
1801 Watermark Dr.	Group Code:	Company Type:
Suite 100	Group Name:	State ID Number:
Columbus, OH 43215	FEIN Number: 31-4273120	
(614) 487-9680 ext. 103[Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	\$50.00 for a rate filing.
Per Company:	No

SERFF Tracking #: UCTA-128691629

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company: The Order of United Commercial Travelers of America

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: 2013 Med Supp Rate Increase

Project Name/Number: /

Company	Amount	Date Processed	Transaction #
The Order of United Commercial Travelers of America	\$50.00	09/18/2012	62815904

SERFF Tracking #:	UCTA-128691629	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/30/2012	10/30/2012

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/23/2012	10/23/2012
Pending Industry Response	Stephanie Fowler	10/23/2012	10/23/2012
Pending Industry Response	Stephanie Fowler	09/28/2012	09/28/2012

Response Letters

Responded By	Created On	Date Submitted
Denise Sharif	10/29/2012	10/29/2012
Denise Sharif	10/29/2012	10/29/2012
Denise Sharif	10/17/2012	10/17/2012

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Disposition

Disposition Date: 10/30/2012

Implementation Date: 03/01/2013

Status: Approved-Closed

Comment: The negotiated rate increase of 4% has been approved to be implemented on or after March1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Order of United Commercial Travelers of America	15.000%	15.000%	\$352,833	1,058	\$2,352,221	15.000%	15.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Response	Approved-Closed	Yes
Supporting Document	Response 10/29/12	Approved-Closed	Yes
Rate (revised)	AR 2012 Rates	Approved-Closed	Yes
Rate	AR 2012 Rates	Disapproved	No
Rate	AR 2012 Rates	Disapproved	No

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/23/2012
Submitted Date	10/23/2012
Respond By Date	11/23/2012

Dear Denise Sharif,

Introduction:

Please disregard my previous objection letter, that offer was made in error.

After further review of this request, we would be willing to approve a 4% rate increase on this block of business in lieu of disapproval.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	10/23/2012
Submitted Date	10/23/2012
Respond By Date	11/23/2012

Dear Denise Sharif,

Introduction:

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, based on the possible impact a 20% increase would have on the citizens of Arkansas, we would be willing to accept a 10% increase on these block of business. This offer is made in lieu of disapproval.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	09/28/2012
Submitted Date	09/28/2012
Respond By Date	10/29/2012

Dear Denise Sharif,

Introduction:

This will acknowledge receipt of the captioned filing.

It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, based on the possible impact a 15% increase would have on the citizens of Arkansas, we would be willing to accept a 3% increase for for this block of business.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

SERFF Tracking #:	UCTA-128691629	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2012
Submitted Date	10/29/2012

Dear Stephanie Fowler,

Introduction:

Thank you for your review.

Response 1

Comments:

Please see attached response.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response 10/29/12
Comments:	
Attachment(s):	
AR Response Letter 10-29-12.pdf	

No Form Schedule items changed.

SERFF Tracking #:

UCTA-128691629

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

The Order of United Commercial Travelers of America

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: 2013 Med Supp Rate Increase

Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR Rates Rev 2.pdf,	10/29/2012 By: Denise Sharif

Previous Version

1	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR Rates Rev.pdf,	10/17/2012 By: Denise Sharif
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Previous Version

1	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR 2012 Rates.pdf,	09/18/2012 By: Denise Sharif
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Conclusion:

SERFF Tracking #:

UCTA-128691629

State Tracking #:**Company Tracking #:**

State:

Arkansas

Filing Company:

The Order of United Commercial Travelers of America

TOI/Sub-TOI:

MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name:

2013 Med Supp Rate Increase

Project Name/Number:

/

Thank you.

Sincerely,

Denise Sharif

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2012
Submitted Date	10/29/2012

Dear Stephanie Fowler,

Introduction:

Response 1

Comments:

This offer was made in error and we were asked to disregard.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Denise Sharif

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/17/2012
Submitted Date	10/17/2012

Dear Stephanie Fowler,

Introduction:

Thank you for your review.

Response 1

Comments:

Please see attached response.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response
Comments:	
Attachment(s):	
AR Response Letter 10-17-12.pdf	
AR Resp.pdf	
AR Rates Rev.pdf	

No Form Schedule items changed.

SERFF Tracking #:

UCTA-128691629

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

The Order of United Commercial Travelers of America

TOI/Sub-TOI: MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other

Product Name: 2013 Med Supp Rate Increase

Project Name/Number: /

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers	Rate Action	Rate Action Information	Attachments	Date Submitted
1	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR Rates Rev.pdf,	10/17/2012 By: Denise Sharif

Previous Version

1	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR 2012 Rates.pdf,	09/18/2012 By: Denise Sharif
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Conclusion:

Thank you.

Sincerely,

Denise Sharif

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	4.000%
Effective Date of Last Rate Revision:	03/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Order of United Commercial Travelers of America	15.000%	15.000%	\$352,833	1,058	\$2,352,221	15.000%	15.000%

State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1	Approved-Closed 10/30/2012	AR 2012 Rates	MS(A)-91, MS(B)-91, MS IE 06 AR, MS IF 06 AR, MS IG 06 AR, MSIAA2010 AR, MSIAB2010 AR, MSIAF2010 AR, MSIAG2010 AR, MSIAN2010 AR	New		AR Rates Rev 2.pdf

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN A				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	176.40	4.0%	183.45
All Ages	Monthly Direct	211.71	4.0%	220.17
All Ages	Quarterly	555.74	4.0%	577.96
All Ages	Semi-Annual	1,090.36	4.0%	1,133.97
All Ages	Annual	2,117.26	4.0%	2,201.95

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN B				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	270.03	4.0%	280.83
All Ages	Monthly Direct	324.06	4.0%	337.02
All Ages	Quarterly	850.66	4.0%	884.68
All Ages	Semi-Annual	1,668.96	4.0%	1,735.71
All Ages	Annual	3,240.73	4.0%	3,370.35

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,242.16	2,242.16	2,803.14	2,803.14	4.0%	2,331.84	2,331.84	2,915.26	2,915.26
All	Semi-Annual	1,154.69	1,154.69	1,443.61	1,443.61	4.0%	1,200.87	1,200.87	1,501.35	1,501.35
All	Quarterly	588.55	588.55	735.80	735.80	4.0%	612.09	612.09	765.23	765.23
All	EFT Monthly	186.81	186.81	233.56	233.56	4.0%	194.28	194.28	242.90	242.90
All	Direct Monthly	224.20	224.20	280.30	280.30	4.0%	233.16	233.16	291.51	291.51

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,591.45	2,591.45	3,240.64	3,240.64	4.0%	2,695.10	2,695.10	3,370.26	3,370.26
All	Semi-Annual	1,334.59	1,334.59	1,668.92	1,668.92	4.0%	1,387.97	1,387.97	1,735.67	1,735.67
All	Quarterly	680.24	680.24	850.65	850.65	4.0%	707.44	707.44	884.67	884.67
All	EFT Monthly	215.93	215.93	270.01	270.01	4.0%	224.56	224.56	280.81	280.81
All	Direct Monthly	259.12	259.12	324.05	324.05	4.0%	269.48	269.48	337.01	337.01

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,293.32	2,293.32	2,863.13	2,863.13	4.0%	2,385.05	2,385.05	2,977.65	2,977.65
All	Semi-Annual	1,181.05	1,181.05	1,474.50	1,474.50	4.0%	1,228.29	1,228.29	1,533.48	1,533.48
All	Quarterly	601.97	601.97	751.55	751.55	4.0%	626.04	626.04	781.61	781.61
All	EFT Monthly	191.07	191.07	238.57	238.57	4.0%	198.71	198.71	248.11	248.11
All	Direct Monthly	229.32	229.32	286.30	286.30	4.0%	238.49	238.49	297.75	297.75

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,017.94	2,017.94	2,522.83	2,522.83	4.0%	2,098.66	2,098.66	2,623.73	2,623.73
All	Semi-Annual	1,039.24	1,039.24	1,299.26	1,299.26	4.0%	1,080.81	1,080.81	1,351.22	1,351.22
All	Quarterly	529.71	529.71	662.24	662.24	4.0%	550.90	550.90	688.73	688.73
All	EFT Monthly	168.16	168.16	210.23	210.23	4.0%	174.88	174.88	218.64	218.64
All	Direct Monthly	201.79	201.79	252.28	252.28	4.0%	209.87	209.87	262.37	262.37

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,332.31	2,332.31	2,916.58	2,916.58	4.0%	2,425.59	2,425.59	3,033.23	3,033.23
All	Semi-Annual	1,201.14	1,201.14	1,502.04	1,502.04	4.0%	1,249.18	1,249.18	1,562.12	1,562.12
All	Quarterly	612.23	612.23	765.60	765.60	4.0%	636.72	636.72	796.22	796.22
All	EFT Monthly	194.35	194.35	243.04	243.04	4.0%	202.12	202.12	252.76	252.76
All	Direct Monthly	233.23	233.23	291.66	291.66	4.0%	242.56	242.56	303.32	303.32

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,063.99	2,063.99	2,576.82	2,576.82	4.0%	2,146.55	2,146.55	2,679.89	2,679.89
All	Semi-Annual	1,062.95	1,062.95	1,327.06	1,327.06	4.0%	1,105.47	1,105.47	1,380.14	1,380.14
All	Quarterly	541.80	541.80	676.41	676.41	4.0%	563.47	563.47	703.47	703.47
All	EFT Monthly	171.99	171.99	214.73	214.73	4.0%	178.87	178.87	223.31	223.31
All	Direct Monthly	206.40	206.40	257.68	257.68	4.0%	214.65	214.65	267.99	267.99

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,905.84	1,905.84	2,382.67	2,382.67	4.0%	1,982.06	1,982.06	2,477.97	2,477.97
All	Semi-Annual	981.51	981.51	1,227.07	1,227.07	4.0%	1,020.76	1,020.76	1,276.16	1,276.16
All	Quarterly	500.28	500.28	625.45	625.45	4.0%	520.29	520.29	650.47	650.47
All	EFT Monthly	158.81	158.81	198.55	198.55	4.0%	165.17	165.17	206.49	206.49
All	Direct Monthly	190.58	190.58	238.27	238.27	4.0%	198.21	198.21	247.80	247.80

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
Current Premiums							Proposed Premiums			
Age	Mode	Non-Smoker		Smoker		Percent Increase	Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,202.73	2,202.73	2,754.54	2,754.54	4.0%	2,290.84	2,290.84	2,864.72	2,864.72
All	Semi-Annual	1,134.41	1,134.41	1,418.59	1,418.59	4.0%	1,179.78	1,179.78	1,475.33	1,475.33
All	Quarterly	578.22	578.22	723.07	723.07	4.0%	601.34	601.34	751.99	751.99
All	EFT Monthly	183.55	183.55	229.54	229.54	4.0%	190.90	190.90	238.72	238.72
All	Direct Monthly	220.27	220.27	275.45	275.45	4.0%	229.08	229.08	286.47	286.47

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,949.32	1,949.32	2,433.66	2,433.66	4.0%	2,027.29	2,027.29	2,531.00	2,531.00
All	Semi-Annual	1,003.90	1,003.90	1,253.34	1,253.34	4.0%	1,044.06	1,044.06	1,303.47	1,303.47
All	Quarterly	511.70	511.70	638.84	638.84	4.0%	532.16	532.16	664.39	664.39
All	EFT Monthly	162.44	162.44	202.80	202.80	4.0%	168.93	168.93	210.91	210.91
All	Direct Monthly	194.93	194.93	243.37	243.37	4.0%	202.73	202.73	253.10	253.10

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,865.84	1,865.84	2,333.26	2,333.26	4.0%	1,940.47	1,940.47	2,426.59	2,426.59
All	Semi-Annual	960.90	960.90	1,201.62	1,201.62	4.0%	999.33	999.33	1,249.68	1,249.68
All	Quarterly	489.77	489.77	612.47	612.47	4.0%	509.36	509.36	636.96	636.96
All	EFT Monthly	155.46	155.46	194.40	194.40	4.0%	161.67	161.67	202.17	202.17
All	Direct Monthly	186.57	186.57	233.31	233.31	4.0%	194.03	194.03	242.64	242.64

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		<u>Non-Tobacco</u>		<u>Tobacco</u>		Percent	<u>Non-Tobacco</u>		<u>Tobacco</u>	
<u>Age</u>	<u>Mode</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Increase</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
All	Annual	2,254.56	2,254.56	2,819.35	2,819.35	4.0%	2,344.74	2,344.74	2,932.12	2,932.12
All	Semi-Annual	1,161.09	1,161.09	1,451.96	1,451.96	4.0%	1,207.53	1,207.53	1,510.03	1,510.03
All	Quarterly	591.81	591.81	740.07	740.07	4.0%	615.48	615.48	769.67	769.67
All	EFT Monthly	187.86	187.86	234.91	234.91	4.0%	195.37	195.37	244.30	244.30
All	Direct Monthly	225.44	225.44	281.92	281.92	4.0%	234.45	234.45	293.19	293.19

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,591.45	2,591.45	3,240.64	3,240.64	4.0%	2,695.10	2,695.10	3,370.26	3,370.26
All	Semi-Annual	1,334.59	1,334.59	1,668.92	1,668.92	4.0%	1,387.97	1,387.97	1,735.67	1,735.67
All	Quarterly	680.24	680.24	850.65	850.65	4.0%	707.44	707.44	884.67	884.67
All	EFT Monthly	215.93	215.93	270.01	270.01	4.0%	224.56	224.56	280.81	280.81
All	Direct Monthly	259.12	259.12	324.05	324.05	4.0%	269.48	269.48	337.01	337.01

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,293.32	2,293.32	2,863.13	2,863.13	4.0%	2,385.05	2,385.05	2,977.65	2,977.65
All	Semi-Annual	1,181.05	1,181.05	1,474.50	1,474.50	4.0%	1,228.29	1,228.29	1,533.48	1,533.48
All	Quarterly	601.97	601.97	751.55	751.55	4.0%	626.04	626.04	781.61	781.61
All	EFT Monthly	191.07	191.07	238.57	238.57	4.0%	198.71	198.71	248.11	248.11
All	Direct Monthly	229.32	229.32	286.30	286.30	4.0%	238.49	238.49	297.75	297.75

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,814.02	1,814.02	2,268.44	2,268.44	4.0%	1,886.58	1,886.58	2,359.17	2,359.17
All	Semi-Annual	934.21	934.21	1,168.25	1,168.25	4.0%	971.57	971.57	1,214.98	1,214.98
All	Quarterly	476.17	476.17	595.46	595.46	4.0%	495.21	495.21	619.27	619.27
All	EFT Monthly	151.15	151.15	189.00	189.00	4.0%	157.19	157.19	196.56	196.56
All	Direct Monthly	181.38	181.38	226.83	226.83	4.0%	188.63	188.63	235.90	235.90

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,679.26	1,679.26	2,099.93	2,099.93	4.0%	1,746.42	1,746.42	2,183.93	2,183.93
All	Semi-Annual	864.82	864.82	1,081.47	1,081.47	4.0%	899.41	899.41	1,124.72	1,124.72
All	Quarterly	440.80	440.80	551.23	551.23	4.0%	458.44	458.44	573.28	573.28
All	EFT Monthly	139.93	139.93	174.99	174.99	4.0%	145.53	145.53	181.99	181.99
All	Direct Monthly	167.93	167.93	209.99	209.99	4.0%	174.64	174.64	218.39	218.39

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,029.10	2,029.10	2,537.42	2,537.42	4.0%	2,110.27	2,110.27	2,638.91	2,638.91
All	Semi-Annual	1,044.99	1,044.99	1,306.77	1,306.77	4.0%	1,086.79	1,086.79	1,359.04	1,359.04
All	Quarterly	532.64	532.64	666.07	666.07	4.0%	553.94	553.94	692.71	692.71
All	EFT Monthly	169.09	169.09	211.44	211.44	4.0%	175.85	175.85	219.90	219.90
All	Direct Monthly	202.91	202.91	253.74	253.74	4.0%	211.03	211.03	263.89	263.89

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN F										
Current Premiums							Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,332.31	2,332.31	2,916.58	2,916.58	4.0%	2,425.59	2,425.59	3,033.23	3,033.23
All	Semi-Annual	1,201.14	1,201.14	1,502.04	1,502.04	4.0%	1,249.18	1,249.18	1,562.12	1,562.12
All	Quarterly	612.23	612.23	765.60	765.60	4.0%	636.72	636.72	796.22	796.22
All	EFT Monthly	194.35	194.35	243.04	243.04	4.0%	202.12	202.12	252.76	252.76
All	Direct Monthly	233.23	233.23	291.66	291.66	4.0%	242.56	242.56	303.32	303.32

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,063.99	2,063.99	2,576.82	2,576.82	4.0%	2,146.55	2,146.55	2,679.89	2,679.89
All	Semi-Annual	1,062.95	1,062.95	1,327.06	1,327.06	4.0%	1,105.47	1,105.47	1,380.14	1,380.14
All	Quarterly	541.80	541.80	676.41	676.41	4.0%	563.47	563.47	703.47	703.47
All	EFT Monthly	171.99	171.99	214.73	214.73	4.0%	178.87	178.87	223.31	223.31
All	Direct Monthly	206.40	206.40	257.68	257.68	4.0%	214.65	214.65	267.99	267.99

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,632.62	1,632.62	2,041.60	2,041.60	4.0%	1,697.92	1,697.92	2,123.25	2,123.25
All	Semi-Annual	840.80	840.80	1,051.42	1,051.42	4.0%	874.43	874.43	1,093.48	1,093.48
All	Quarterly	428.56	428.56	535.92	535.92	4.0%	445.70	445.70	557.35	557.35
All	EFT Monthly	136.05	136.05	170.13	170.13	4.0%	141.49	141.49	176.93	176.93
All	Direct Monthly	163.26	163.26	204.16	204.16	4.0%	169.79	169.79	212.33	212.33

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,585.96	1,585.96	1,983.27	1,983.27	4.0%	1,649.40	1,649.40	2,062.60	2,062.60
All	Semi-Annual	816.77	816.77	1,021.38	1,021.38	4.0%	849.44	849.44	1,062.24	1,062.24
All	Quarterly	416.32	416.32	520.61	520.61	4.0%	432.97	432.97	541.43	541.43
All	EFT Monthly	132.16	132.16	165.27	165.27	4.0%	137.44	137.44	171.88	171.88
All	Direct Monthly	158.60	158.60	198.33	198.33	4.0%	164.94	164.94	206.26	206.26

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,916.38	1,916.38	2,396.45	2,396.45	4.0%	1,993.03	1,993.03	2,492.30	2,492.30
All	Semi-Annual	986.93	986.93	1,234.17	1,234.17	4.0%	1,026.41	1,026.41	1,283.54	1,283.54
All	Quarterly	503.05	503.05	629.07	629.07	4.0%	523.17	523.17	654.23	654.23
All	EFT Monthly	159.69	159.69	199.70	199.70	4.0%	166.08	166.08	207.68	207.68
All	Direct Monthly	191.64	191.64	239.64	239.64	4.0%	199.30	199.30	249.23	249.23

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
Current Premiums							Proposed Premiums			
Age	Mode	Non-Tobacco		Tobacco		Percent Increase	Non-Tobacco		Tobacco	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,202.73	2,202.73	2,754.54	2,754.54	4.0%	2,290.84	2,290.84	2,864.72	2,864.72
All	Semi-Annual	1,134.41	1,134.41	1,418.59	1,418.59	4.0%	1,179.78	1,179.78	1,475.33	1,475.33
All	Quarterly	578.22	578.22	723.07	723.07	4.0%	601.34	601.34	751.99	751.99
All	EFT Monthly	183.55	183.55	229.54	229.54	4.0%	190.90	190.90	238.72	238.72
All	Direct Monthly	220.27	220.27	275.45	275.45	4.0%	229.08	229.08	286.47	286.47

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,949.32	1,949.32	2,433.66	2,433.66	4.0%	2,027.29	2,027.29	2,531.00	2,531.00
All	Semi-Annual	1,003.90	1,003.90	1,253.34	1,253.34	4.0%	1,044.06	1,044.06	1,303.47	1,303.47
All	Quarterly	511.70	511.70	638.84	638.84	4.0%	532.16	532.16	664.39	664.39
All	EFT Monthly	162.44	162.44	202.80	202.80	4.0%	168.93	168.93	210.91	210.91
All	Direct Monthly	194.93	194.93	243.37	243.37	4.0%	202.73	202.73	253.10	253.10

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,541.92	1,541.92	1,928.17	1,928.17	4.0%	1,603.59	1,603.59	2,005.29	2,005.29
All	Semi-Annual	794.09	794.09	993.01	993.01	4.0%	825.85	825.85	1,032.73	1,032.73
All	Quarterly	404.75	404.75	506.15	506.15	4.0%	420.94	420.94	526.39	526.39
All	EFT Monthly	128.49	128.49	160.67	160.67	4.0%	133.63	133.63	167.10	167.10
All	Direct Monthly	154.19	154.19	192.82	192.82	4.0%	160.36	160.36	200.53	200.53

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

SERFF Tracking #:	UCTA-128691629	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	The Order of United Commercial Travelers of America
TOI/Sub-TOI:	MS06 Medicare Supplement - Other/MS06.000 Medicare Supplement - Other		
Product Name:	2013 Med Supp Rate Increase		
Project Name/Number:	/		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Response	Approved-Closed	10/30/2012
Comments:			
Attachment(s):			
AR Response Letter 10-17-12.pdf			
AR Resp.pdf			
AR Rates Rev.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Response 10/29/12	Approved-Closed	10/30/2012
Comments:			
Attachment(s):			
AR Response Letter 10-29-12.pdf			

October 17, 2012

Stephanie Fowler
Arkansas Department of Insurance

Re: The Order of United Commercial Travelers of America
Standardized Medicare Supplement Plans
SERFF Tracking Number: UCTA- 128691629

Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This response is in reply to your 9/28/12 correspondence.

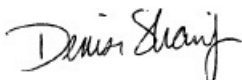
The Company would like to respectfully request consideration of a 7% increase. While this is not as large of an increase as the Company believes is needed, due to consideration of the position taken by the Department, the Company is reducing the amount of increase being requested at this time.

Please note that the Company accepted a 4% rate increase last year and a 0% rate increase the year before due to request by the Department. These reduced rate increases can be seen in the poor loss experience shown in the attached Exhibit 1. Arkansas experience is approximately 23% higher than expected and currently has a loss ratio approaching 85%. With the requested increase, the Company is not attempting to make up for past experience. However, the Company would like to maintain rate increases that keep pace with medical trend.

In addition, please note that the requested change impacts the Arkansas policy by less than \$13 per month on average. The attached rate pages have been revised in order to reflect this reduced rate increase request.

Once again, thank you for your continued consideration of this rate increase request. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

A handwritten signature in cursive script, appearing to read "Denise Sharif".

Denise Sharif
Compliance Supervisor

UNITED COMMERCIAL TRAVELERS OF AMERICA

Medicare Supplement Program

Exhibit 1 - Arkansas Experience through 6/30/12

Earned Premiums

Year	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN N	Total
1993-2005	-	34,926	389	-	-	-	-	-	35,315
2006	-	1,819	-	-	-	114,100	6,936	-	122,855
2007	400	1,819	-	-	2,523	1,867,875	166,139	-	2,038,756
2008	1,197	1,822	-	-	2,752	4,032,316	327,567	-	4,365,654
2009	1,194	409	-	-	3,184	4,045,400	335,026	-	4,385,213
2010	503	-	-	-	3,451	2,859,649	278,340	-	3,141,944
2011	-	-	-	-	-	2,465,220	217,817	-	2,683,037
2012	-	-	-	-	-	1,090,222	94,966	-	1,185,188
1993 - 2012	3,294	40,795	389	-	11,910	16,474,782	1,426,792	-	17,957,962

Incurred Claims

Year	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN N	Total
1993-2005	-	9,905	8	-	-	-	-	-	9,913
2006	-	511	-	-	13	64,548	7,427	-	72,499
2007	235	2,347	-	-	11	1,459,780	75,290	-	1,537,663
2008	50	5,605	-	-	158	3,164,658	238,107	-	3,408,578
2009	601	943	-	-	2,199	3,275,141	206,156	-	3,485,040
2010	1,149	-	-	-	4,431	2,354,982	158,263	-	2,518,825
2011	-	-	-	-	-	2,031,235	187,510	-	2,218,745
2012	-	-	-	-	-	920,102	70,678	-	990,780
1993 - 2012	2,035	19,311	8	-	6,812	13,270,446	943,431	-	14,242,043

Incurred Loss Ratios

Year	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN N	Total
1993-2005		28.4%	2.1%						28.1%
2006		28.1%				56.6%	107.1%		59.0%
2007	58.7%	129.0%			0.4%	78.2%	45.3%		75.4%
2008	4.2%	307.6%			5.7%	78.5%	72.7%		78.1%
2009	50.3%	230.6%			69.1%	81.0%	61.5%		79.5%
2010	228.4%				128.4%	82.4%	56.9%		80.2%
2011						82.4%	86.1%		82.7%
2012						84.4%	74.4%		83.6%
1993 - 2012	61.8%	47.3%	2.1%		57.2%	80.6%	66.1%		79.3%

Expected Incurred Loss Ratios

Year	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN N	Total
1993-2005		68.5%	65.5%						68.5%
2006		75.5%				58.6%	54.2%		58.6%
2007	58.9%	76.4%			55.1%	58.9%	54.5%		58.6%
2008	61.2%	77.3%			57.0%	61.8%	57.7%		61.5%
2009	66.5%	77.4%			62.9%	65.6%	62.8%		65.3%
2010	67.9%				66.1%	66.9%	66.0%		66.8%
2011						66.3%	67.6%		66.4%
2012						71.4%	69.1%		71.2%
1993 - 2012	63.9%	69.7%	65.5%		60.8%	64.6%	62.4%		64.4%

Actual to Expected Incurred Loss Ratios

Year	PLAN A	PLAN B	PLAN C	PLAN D	PLAN E	PLAN F	PLAN G	PLAN N	Total
1993-2005		41.4%	3.1%						41.0%
2006		37.2%				96.6%	197.6%		100.8%
2007	99.8%	168.8%			0.8%	132.6%	83.2%		128.8%
2008	6.8%	397.8%			10.1%	127.0%	126.0%		127.0%
2009	75.7%	297.8%			109.8%	123.5%	97.9%		121.6%
2010	336.2%				194.1%	123.1%	86.2%		120.0%
2011						124.3%	127.3%		124.6%
2012						118.2%	107.7%		117.4%
1993 - 2012	96.7%	68.0%	3.1%		94.1%	124.8%	106.0%		123.2%

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN A				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	176.40	7.0%	188.74
All Ages	Monthly Direct	211.71	7.0%	226.52
All Ages	Quarterly	555.74	7.0%	594.64
All Ages	Semi-Annual	1,090.36	7.0%	1,166.68
All Ages	Annual	2,117.26	7.0%	2,265.46

UNITED COMMERCIAL TRAVELERS OF AMERICA

Exhibit B - Current and Proposed Premiums

Policies issued prior to 6/1/10

ARKANSAS

PLAN B				
Issue Age	Mode	Current	Percent Increase	Proposed
All Ages	Monthly EFT	270.03	7.0%	288.93
All Ages	Monthly Direct	324.06	7.0%	346.74
All Ages	Quarterly	850.66	7.0%	910.20
All Ages	Semi-Annual	1,668.96	7.0%	1,785.78
All Ages	Annual	3,240.73	7.0%	3,467.58

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,242.16	2,242.16	2,803.14	2,803.14	7.0%	2,399.11	2,399.11	2,999.35	2,999.35
All	Semi-Annual	1,154.69	1,154.69	1,443.61	1,443.61	7.0%	1,235.51	1,235.51	1,544.66	1,544.66
All	Quarterly	588.55	588.55	735.80	735.80	7.0%	629.74	629.74	787.30	787.30
All	EFT Monthly	186.81	186.81	233.56	233.56	7.0%	199.88	199.88	249.90	249.90
All	Direct Monthly	224.20	224.20	280.30	280.30	7.0%	239.89	239.89	299.92	299.92

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,591.45	2,591.45	3,240.64	3,240.64	7.0%	2,772.85	2,772.85	3,467.48	3,467.48
All	Semi-Annual	1,334.59	1,334.59	1,668.92	1,668.92	7.0%	1,428.01	1,428.01	1,785.74	1,785.74
All	Quarterly	680.24	680.24	850.65	850.65	7.0%	727.85	727.85	910.19	910.19
All	EFT Monthly	215.93	215.93	270.01	270.01	7.0%	231.04	231.04	288.91	288.91
All	Direct Monthly	259.12	259.12	324.05	324.05	7.0%	277.25	277.25	346.73	346.73

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Code 722)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		<u>Non-Smoker</u>		<u>Smoker</u>		Percent	<u>Non-Smoker</u>		<u>Smoker</u>	
<u>Age</u>	<u>Mode</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Increase</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
All	Annual	2,293.32	2,293.32	2,863.13	2,863.13	7.0%	2,453.85	2,453.85	3,063.54	3,063.54
All	Semi-Annual	1,181.05	1,181.05	1,474.50	1,474.50	7.0%	1,263.72	1,263.72	1,577.71	1,577.71
All	Quarterly	601.97	601.97	751.55	751.55	7.0%	644.10	644.10	804.15	804.15
All	EFT Monthly	191.07	191.07	238.57	238.57	7.0%	204.44	204.44	255.26	255.26
All	Direct Monthly	229.32	229.32	286.30	286.30	7.0%	245.37	245.37	306.34	306.34

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,017.94	2,017.94	2,522.83	2,522.83	7.0%	2,159.20	2,159.20	2,699.42	2,699.42
All	Semi-Annual	1,039.24	1,039.24	1,299.26	1,299.26	7.0%	1,111.99	1,111.99	1,390.20	1,390.20
All	Quarterly	529.71	529.71	662.24	662.24	7.0%	566.79	566.79	708.60	708.60
All	EFT Monthly	168.16	168.16	210.23	210.23	7.0%	179.93	179.93	224.94	224.94
All	Direct Monthly	201.79	201.79	252.28	252.28	7.0%	215.92	215.92	269.94	269.94

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,332.31	2,332.31	2,916.58	2,916.58	7.0%	2,495.57	2,495.57	3,120.73	3,120.73
All	Semi-Annual	1,201.14	1,201.14	1,502.04	1,502.04	7.0%	1,285.22	1,285.22	1,607.18	1,607.18
All	Quarterly	612.23	612.23	765.60	765.60	7.0%	655.09	655.09	819.19	819.19
All	EFT Monthly	194.35	194.35	243.04	243.04	7.0%	207.96	207.96	260.05	260.05
All	Direct Monthly	233.23	233.23	291.66	291.66	7.0%	249.56	249.56	312.07	312.07

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

(Zip Codes 720, 721)

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		<u>Non-Smoker</u>		<u>Smoker</u>		Percent	<u>Non-Smoker</u>		<u>Smoker</u>	
<u>Age</u>	<u>Mode</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Increase</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
All	Annual	2,063.99	2,063.99	2,576.82	2,576.82	7.0%	2,208.47	2,208.47	2,757.19	2,757.19
All	Semi-Annual	1,062.95	1,062.95	1,327.06	1,327.06	7.0%	1,137.36	1,137.36	1,419.95	1,419.95
All	Quarterly	541.80	541.80	676.41	676.41	7.0%	579.72	579.72	723.76	723.76
All	EFT Monthly	171.99	171.99	214.73	214.73	7.0%	184.03	184.03	229.76	229.76
All	Direct Monthly	206.40	206.40	257.68	257.68	7.0%	220.85	220.85	275.72	275.72

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN E										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,905.84	1,905.84	2,382.67	2,382.67	7.0%	2,039.24	2,039.24	2,549.45	2,549.45
All	Semi-Annual	981.51	981.51	1,227.07	1,227.07	7.0%	1,050.21	1,050.21	1,312.97	1,312.97
All	Quarterly	500.28	500.28	625.45	625.45	7.0%	535.30	535.30	669.23	669.23
All	EFT Monthly	158.81	158.81	198.55	198.55	7.0%	169.93	169.93	212.45	212.45
All	Direct Monthly	190.58	190.58	238.27	238.27	7.0%	203.92	203.92	254.94	254.94

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
Current Premiums						Proposed Premiums				
Age	Mode	Non-Smoker		Smoker		Percent Increase	Non-Smoker		Smoker	
		Male	Female	Male	Female		Male	Female	Male	Female
All	Annual	2,202.73	2,202.73	2,754.54	2,754.54	7.0%	2,356.92	2,356.92	2,947.36	2,947.36
All	Semi-Annual	1,134.41	1,134.41	1,418.59	1,418.59	7.0%	1,213.82	1,213.82	1,517.89	1,517.89
All	Quarterly	578.22	578.22	723.07	723.07	7.0%	618.69	618.69	773.68	773.68
All	EFT Monthly	183.55	183.55	229.54	229.54	7.0%	196.40	196.40	245.60	245.60
All	Direct Monthly	220.27	220.27	275.45	275.45	7.0%	235.69	235.69	294.74	294.74

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

'Exhibit B - Current and Proposed Premiums- Policies issued prior to 6/1/10

(Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Smoker		Smoker		Percent	Non-Smoker		Smoker	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,949.32	1,949.32	2,433.66	2,433.66	7.0%	2,085.77	2,085.77	2,604.01	2,604.01
All	Semi-Annual	1,003.90	1,003.90	1,253.34	1,253.34	7.0%	1,074.17	1,074.17	1,341.06	1,341.06
All	Quarterly	511.70	511.70	638.84	638.84	7.0%	547.52	547.52	683.55	683.55
All	EFT Monthly	162.44	162.44	202.80	202.80	7.0%	173.81	173.81	216.99	216.99
All	Direct Monthly	194.93	194.93	243.37	243.37	7.0%	208.58	208.58	260.40	260.40

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,865.84	1,865.84	2,333.26	2,333.26	7.0%	1,996.44	1,996.44	2,496.58	2,496.58
All	Semi-Annual	960.90	960.90	1,201.62	1,201.62	7.0%	1,028.16	1,028.16	1,285.73	1,285.73
All	Quarterly	489.77	489.77	612.47	612.47	7.0%	524.05	524.05	655.34	655.34
All	EFT Monthly	155.46	155.46	194.40	194.40	7.0%	166.34	166.34	208.00	208.00
All	Direct Monthly	186.57	186.57	233.31	233.31	7.0%	199.62	199.62	249.64	249.64

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,254.56	2,254.56	2,819.35	2,819.35	7.0%	2,412.37	2,412.37	3,016.70	3,016.70
All	Semi-Annual	1,161.09	1,161.09	1,451.96	1,451.96	7.0%	1,242.36	1,242.36	1,553.59	1,553.59
All	Quarterly	591.81	591.81	740.07	740.07	7.0%	633.23	633.23	791.87	791.87
All	EFT Monthly	187.86	187.86	234.91	234.91	7.0%	201.01	201.01	251.35	251.35
All	Direct Monthly	225.44	225.44	281.92	281.92	7.0%	241.22	241.22	301.65	301.65

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,591.45	2,591.45	3,240.64	3,240.64	7.0%	2,772.85	2,772.85	3,467.48	3,467.48
All	Semi-Annual	1,334.59	1,334.59	1,668.92	1,668.92	7.0%	1,428.01	1,428.01	1,785.74	1,785.74
All	Quarterly	680.24	680.24	850.65	850.65	7.0%	727.85	727.85	910.19	910.19
All	EFT Monthly	215.93	215.93	270.01	270.01	7.0%	231.04	231.04	288.91	288.91
All	Direct Monthly	259.12	259.12	324.05	324.05	7.0%	277.25	277.25	346.73	346.73

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,293.32	2,293.32	2,863.13	2,863.13	7.0%	2,453.85	2,453.85	3,063.54	3,063.54
All	Semi-Annual	1,181.05	1,181.05	1,474.50	1,474.50	7.0%	1,263.72	1,263.72	1,577.71	1,577.71
All	Quarterly	601.97	601.97	751.55	751.55	7.0%	644.10	644.10	804.15	804.15
All	EFT Monthly	191.07	191.07	238.57	238.57	7.0%	204.44	204.44	255.26	255.26
All	Direct Monthly	229.32	229.32	286.30	286.30	7.0%	245.37	245.37	306.34	306.34

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Code 722)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,814.02	1,814.02	2,268.44	2,268.44	7.0%	1,941.00	1,941.00	2,427.23	2,427.23
All	Semi-Annual	934.21	934.21	1,168.25	1,168.25	7.0%	999.60	999.60	1,250.02	1,250.02
All	Quarterly	476.17	476.17	595.46	595.46	7.0%	509.50	509.50	637.14	637.14
All	EFT Monthly	151.15	151.15	189.00	189.00	7.0%	161.73	161.73	202.23	202.23
All	Direct Monthly	181.38	181.38	226.83	226.83	7.0%	194.07	194.07	242.70	242.70

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,679.26	1,679.26	2,099.93	2,099.93	7.0%	1,796.80	1,796.80	2,246.92	2,246.92
All	Semi-Annual	864.82	864.82	1,081.47	1,081.47	7.0%	925.35	925.35	1,157.16	1,157.16
All	Quarterly	440.80	440.80	551.23	551.23	7.0%	471.66	471.66	589.82	589.82
All	EFT Monthly	139.93	139.93	174.99	174.99	7.0%	149.73	149.73	187.24	187.24
All	Direct Monthly	167.93	167.93	209.99	209.99	7.0%	179.68	179.68	224.69	224.69

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,029.10	2,029.10	2,537.42	2,537.42	7.0%	2,171.13	2,171.13	2,715.03	2,715.03
All	Semi-Annual	1,044.99	1,044.99	1,306.77	1,306.77	7.0%	1,118.13	1,118.13	1,398.24	1,398.24
All	Quarterly	532.64	532.64	666.07	666.07	7.0%	569.92	569.92	712.70	712.70
All	EFT Monthly	169.09	169.09	211.44	211.44	7.0%	180.92	180.92	226.24	226.24
All	Direct Monthly	202.91	202.91	253.74	253.74	7.0%	217.11	217.11	271.50	271.50

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		<u>Non-Tobacco</u>		<u>Tobacco</u>		Percent	<u>Non-Tobacco</u>		<u>Tobacco</u>	
<u>Age</u>	<u>Mode</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Increase</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
All	Annual	2,332.31	2,332.31	2,916.58	2,916.58	7.0%	2,495.57	2,495.57	3,120.73	3,120.73
All	Semi-Annual	1,201.14	1,201.14	1,502.04	1,502.04	7.0%	1,285.22	1,285.22	1,607.18	1,607.18
All	Quarterly	612.23	612.23	765.60	765.60	7.0%	655.09	655.09	819.19	819.19
All	EFT Monthly	194.35	194.35	243.04	243.04	7.0%	207.96	207.96	260.05	260.05
All	Direct Monthly	233.23	233.23	291.66	291.66	7.0%	249.56	249.56	312.07	312.07

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,063.99	2,063.99	2,576.82	2,576.82	7.0%	2,208.47	2,208.47	2,757.19	2,757.19
All	Semi-Annual	1,062.95	1,062.95	1,327.06	1,327.06	7.0%	1,137.36	1,137.36	1,419.95	1,419.95
All	Quarterly	541.80	541.80	676.41	676.41	7.0%	579.72	579.72	723.76	723.76
All	EFT Monthly	171.99	171.99	214.73	214.73	7.0%	184.03	184.03	229.76	229.76
All	Direct Monthly	206.40	206.40	257.68	257.68	7.0%	220.85	220.85	275.72	275.72

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 720, 721)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,632.62	1,632.62	2,041.60	2,041.60	7.0%	1,746.90	1,746.90	2,184.51	2,184.51
All	Semi-Annual	840.80	840.80	1,051.42	1,051.42	7.0%	899.65	899.65	1,125.02	1,125.02
All	Quarterly	428.56	428.56	535.92	535.92	7.0%	458.56	458.56	573.43	573.43
All	EFT Monthly	136.05	136.05	170.13	170.13	7.0%	145.57	145.57	182.03	182.03
All	Direct Monthly	163.26	163.26	204.16	204.16	7.0%	174.69	174.69	218.45	218.45

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720,721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN A										
		Current Premiums					Proposed Premiums			
		<u>Non-Tobacco</u>		<u>Tobacco</u>		Percent	<u>Non-Tobacco</u>		<u>Tobacco</u>	
<u>Age</u>	<u>Mode</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Increase</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
All	Annual	1,585.96	1,585.96	1,983.27	1,983.27	7.0%	1,696.97	1,696.97	2,122.09	2,122.09
All	Semi-Annual	816.77	816.77	1,021.38	1,021.38	7.0%	873.94	873.94	1,092.88	1,092.88
All	Quarterly	416.32	416.32	520.61	520.61	7.0%	445.46	445.46	557.05	557.05
All	EFT Monthly	132.16	132.16	165.27	165.27	7.0%	141.41	141.41	176.83	176.83
All	Direct Monthly	158.60	158.60	198.33	198.33	7.0%	169.70	169.70	212.21	212.21

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN B										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,916.38	1,916.38	2,396.45	2,396.45	7.0%	2,050.51	2,050.51	2,564.20	2,564.20
All	Semi-Annual	986.93	986.93	1,234.17	1,234.17	7.0%	1,056.01	1,056.01	1,320.56	1,320.56
All	Quarterly	503.05	503.05	629.07	629.07	7.0%	538.26	538.26	673.10	673.10
All	EFT Monthly	159.69	159.69	199.70	199.70	7.0%	170.87	170.87	213.67	213.67
All	Direct Monthly	191.64	191.64	239.64	239.64	7.0%	205.05	205.05	256.42	256.42

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN F										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	2,202.73	2,202.73	2,754.54	2,754.54	7.0%	2,356.92	2,356.92	2,947.36	2,947.36
All	Semi-Annual	1,134.41	1,134.41	1,418.59	1,418.59	7.0%	1,213.82	1,213.82	1,517.89	1,517.89
All	Quarterly	578.22	578.22	723.07	723.07	7.0%	618.69	618.69	773.68	773.68
All	EFT Monthly	183.55	183.55	229.54	229.54	7.0%	196.40	196.40	245.60	245.60
All	Direct Monthly	220.27	220.27	275.45	275.45	7.0%	235.69	235.69	294.74	294.74

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN G										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,949.32	1,949.32	2,433.66	2,433.66	7.0%	2,085.77	2,085.77	2,604.01	2,604.01
All	Semi-Annual	1,003.90	1,003.90	1,253.34	1,253.34	7.0%	1,074.17	1,074.17	1,341.06	1,341.06
All	Quarterly	511.70	511.70	638.84	638.84	7.0%	547.52	547.52	683.55	683.55
All	EFT Monthly	162.44	162.44	202.80	202.80	7.0%	173.81	173.81	216.99	216.99
All	Direct Monthly	194.93	194.93	243.37	243.37	7.0%	208.58	208.58	260.40	260.40

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

UNITED COMMERCIAL TRAVELERS OF AMERICA

Policies Issued on or After 6/1/10

Exhibit B - Current and Proposed Premiums (Zip Codes 716-719, 723-729)

ARKANSAS

PLAN N										
		Current Premiums					Proposed Premiums			
		Non-Tobacco		Tobacco		Percent	Non-Tobacco		Tobacco	
Age	Mode	Male	Female	Male	Female	Increase	Male	Female	Male	Female
All	Annual	1,541.92	1,541.92	1,928.17	1,928.17	7.0%	1,649.85	1,649.85	2,063.15	2,063.15
All	Semi-Annual	794.09	794.09	993.01	993.01	7.0%	849.67	849.67	1,062.52	1,062.52
All	Quarterly	404.75	404.75	506.15	506.15	7.0%	433.09	433.09	541.58	541.58
All	EFT Monthly	128.49	128.49	160.67	160.67	7.0%	137.48	137.48	171.92	171.92
All	Direct Monthly	154.19	154.19	192.82	192.82	7.0%	164.99	164.99	206.31	206.31

Area Factors

Arkansas 3 Digit Zip Codes	Factor
722	1.00
720.721	0.90
716-719,723-729	0.85

Modal Factors

Annual	1.00000
Semi-Annual	0.51500
Quarterly	0.26250
EFT Monthly	0.08333
Direct Monthly	0.10000

October 29, 2012

Stephanie Fowler
Arkansas Department of Insurance

Re: The Order of United Commercial Travelers of America
Standardized Medicare Supplement Plans
SERFF Tracking Number: UCTA- 128691629

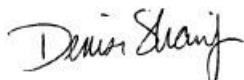
Dear Ms. Fowler,

Thank you for your continued consideration of this rate increase request. This response is in reply to your 10/23/12 correspondence.

The Company is revising the requested rate increase to 4%. The attached rate pages reflect this change.

Once again, thank you for your continued consideration of this rate increase request. If you have questions or need additional information, please do not hesitate to call or e-mail me.

Sincerely,

A handwritten signature in cursive script, reading "Denise Sharif".

Denise Sharif
Compliance Supervisor